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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	_ Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself						
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name					
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Thomas First name E Middle name		Stephanie First name A Middle name		
	Bring your picture identification to your meeting with the trustee.	Edwards, Jr Last name and Suffix (Sr., Jr., II, III)	-	Edwards Last name and Suffix (Sr., Jr., II, III)		
2.	All other names you have used in the last 8 years					
	Include your married or maiden names.					
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2002		xxx-xx-4467		

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Debtor 1 Thomas E Edwards, Jr Debtor 2 Stephanie A Edwards

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs				
5. Where you live		980 Banbury Rd.	If Debtor 2 lives at a different address:				
		North Aurora, IL 60542 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
		Kane					
		County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.				
		Explain. (See 28 U.S.C. § 1408.)	Explain. (See 28 U.S.C. § 1408.)				

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Debtor 1 Thomas E Edwards, Jr

Del	otor 2 Stephanie A Edwa	ırds				Case number (if known)			
Par	Tell the Court About	Your Bankr	uptcy Ca	ase					
7.	The chapter of the Bankruptcy Code you are		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	■ Chapte	er 7						
		☐ Chapte	er 11						
		☐ Chapte	er 12						
		☐ Chapte	er 13						
8.	How you will pay the fee	abou orde	ut how yo er. If your	ou may pay. Typically, if you a	re paying the fee	neck with the clerk's office in your local court for more deta yourself, you may pay with cash, cashier's check, or mor ehalf, your attorney may pay with a credit card or check w	ey		
		☐ I nec	ed to pa	y the fee in installments. If yee in Installments (Official For	ou choose this or	ption, sign and attach the Application for Individuals to Pa	/		
		☐ I red but i appl	quest that is not rec lies to yo	at my fee be waived (You ma quired to, waive your fee, and our family size and you are una	ay request this opt may do so only if able to pay the fee	tion only if you are filing for Chapter 7. By law, a judge mayour income is less than 150% of the official poverty line e in installments). If you choose this option, you must fill official Form 103B) and file it with your petition.	that		
9.	Have you filed for bankruptcy within the	■ No.							
	last 8 years?	☐ Yes.	District		\//han	Coop number			
			District District		When When	Case number Case number			
			District	-	When	Case number			
10.	Are any bankruptcy	■ No							
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your	■ No.	Go to	line 12.					
	residence?	☐ Yes.	Has vo	our landlord obtained an evicti	ion iudgment agai	inst you and do you want to stay in your residence?			
		□ 165.		No. Go to line 12.	Jaagont agai				
					t About an Evictic	on Judgment Against You (Form 101A) and file it with this			
			_	bankruptcy petition.		, , , , , , , , , , , , , , , , , , , ,			

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Debtor 1 Thomas E Edwards, Jr

Deb	otor 2 Stephanie A Edwa	ards			Case number (if known)
Par	Report About Any Bu	ısinesses	You Owr	as a Sole Proprie	tor
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of bus	siness
	A sole proprietorship is a				
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	te & ZIP Code
	it to this petition.		Chec	k the appropriate bo	x to describe your business:
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))
				•	er (as defined in 11 U.S.C. § 101(6))
				None of the above	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines	s. If you ir is, cash-fl	dicate that you are ow statement, and f	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure
	For a definition of small	■ No.	I am r	not filing under Char	oter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	Hazardo	ous Property or An	y Property That Needs Immediate Attention
14.	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat	☐ Yes.			
	of imminent and		What is	the hazard?	
	identifiable hazard to public health or safety?				
	Or do you own any property that needs		If immed	liate attention is	
	immediate attention?			why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs		Where is	s the property?	
	urgent repairs?				Number, Street, City, State & Zip Code
					Number, Street, Oily, State & Zip Soute

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Debtor 1 Thomas E Edwards, Jr
Debtor 2 Stephanie A Edwards

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-28839 Doc 1 Filed 09/08/16 Entered 09/08/16 18:21:40 Desc Main Document Page 6 of 72

	tor 1 tor 2	Thomas E Edward Stephanie A Edwa		Document	Case num	ber (if known)			
Part	6:	Answer These Questi		eporting Purposes					
	Wha	t kind of debts do	16a.			efined in 11 U.S.C. § 101(8) as "incurred by an			
				☐ No. Go to line 16b.					
				Yes. Go to line 17.					
			16b.	Are your debts primarily business money for a business or investmen	ss debts? Business debts are deb nt or through the operation of the b	ts that you incurred to obtain usiness or investment.			
				□ No. Go to line 16c. □ Yes. Go to line 17.					
			16c.	State the type of debts you owe the	at are not consumer debts or busin	ess debts			
17.		ou filing under oter 7?	□ No.	I am not filing under Chapter 7. Go	to line 18.				
after any ex		ou estimate that any exempt erty is excluded and	■ Yes.	I am filing under Chapter 7. Do you are paid that funds will be available		operty is excluded and administrative expenses rs?			
		inistrative expenses paid that funds will		■ No					
	be av	vailable for ibution to unsecured itors?		Yes					
		□ 1-49		1 ,000-5,000	2 5,001-50,000				
	you estimate that you owe?	50-99		☐ 5001-10,000 ☐ 40,004,05,000	☐ 50,001-100,000				
			☐ 100-19 ☐ 200-99		10,001-25,000	☐ More than100,000			
19.		much do you	□ \$0 - \$9	,	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
		nate your assets to orth?		01 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion			
				001 - \$300,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion			
20.		much do you nate your liabilities	□ \$0 - \$9		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	to be			01 - \$100,000 001 - \$500.000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion			
			+,	001 - \$300,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion			
Part	7:	Sign Below							
For	you		I have ex	amined this petition, and I declare u	nder penalty of perjury that the info	ormation provided is true and correct.			
						le, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.			
				rney represents me and I did not part, I have obtained and read the notion		not an attorney to help me fill out this			
			I request	relief in accordance with the chapte	r of title 11, United States Code, sp	pecified in this petition.			
				cy case can result in fines up to \$25		y or property by fraud in connection with a 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519,			
				nas E Edwards, Jr s E Edwards, Jr	/s/ Stephanie / Stephanie A E				
				e of Debtor 1	Signature of Deb				
			Executed	on September 7, 2016 MM / DD / YYYY		September 7, 2016			

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Debtor 1	Thomas E Edward	Document ds. Jr	Page 7 of 72		
Debtor 2	Stephanie A Edw	,	Cas	e number (if known)	
•	attorney, if you are ed by one	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Unit for which the person is eligible. I also certify the second of the control	ed States Code, and have e	explained the relief availa	ble under each chapter
•	not represented by ey, you do not need a page.	and, in a case in which § 707(b)(4)(D) applies schedules filed with the petition is incorrect.	s, certify that I have no know	rledge after an inquiry tha	at the information in the
		/s/ David H. Cutler	Date	September 7, 2010	6
		Signature of Attorney for Debtor		MM / DD / YYYY	
		David H. Cutler Printed name			
		Cutler & Associates, Ltd.			
		Firm name			
		4131 Main St			

Email address

Skokie, IL 60076 Number, Street, City, State & ZIP Code

Bar number & State

Contact phone **847-673-8600**

stuartIswanson@gmail.com

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		1700.11111	THE PAUL OUT /				
Fill in this inform	mation to identify your	case:					
Debtor 1 Thomas E Edwards, Jr							
	First Name	Middle Name	Last Name				
Debtor 2 Stephanie A Edwards							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS				
Case number _							
(if known)							

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	issets
			of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	189,020.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	27,178.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	216,198.00
Pa	rt 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	179,835.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	54,849.40
	Your total liabilities	\$	234,684.40
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,897.34
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,835.00
Pa	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
	■ Yes What kind of debt do you have?		

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Debtor 1 Thomas E Edwards, Jr Debtor 2 Stephanie A Edwards

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

4,370.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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	Case	10-2003	9 DOCT I	_	cument	Page 10 of 72	10.21.40	Des	Civialii	
FIII	n this information	to identify	your case and th							
Deb	tor 1 Th	omas E E	dwards, Jr							
		t Name	Middle	Name		Last Name				
		ephanie A	A Edwards Middle	Nome		Last Name				
	3,									
Unite	ed States Bankrupt	cy Court for	r the: NORTHER	N DIST	RICT OF ILLIN	NOIS				
Case	e number					_		[☐ Check if this is an	
									amended filing	
~ ((:::::	4004/5	,							
_	icial Form	_	_							
<u>5C</u>	hedule A	/B: P	roperty						12/15	
nforn	nation. If more space er every question.	e is needed,	attach a separate sh	eet to t	his form. On the	e are filing together, both are e e top of any additional pages, vn or Have an Interest In				
. Do	vou own or have ar	ny legal or ed	uitable interest in a	nv resid	lence. buildina.	land, or similar property?				
_	•	,		,	3,					
_	No. Go to Part 2.									
-	Yes. Where is the pr	operty?								
1.1				What	t is the property	/? Check all that apply				
1.1	980 Banbury R	d.		Wild	Single-family h		Do not doduct soci	rod clair	as ar avamptions. But	
	Street address, if availab	ble, or other des	scription	_	Duplex or mul		the amount of any	not deduct secured claims or exemptions. Put amount of any secured claims on Schedule D: ditors Who Have Claims Secured by Property.		
						or cooperative	Creditors Who Hav	∕e Claims	Secured by Property.	
				_		an mark the bases				
	North Aurora	IL	60542-0000			or mobile home	Current value of tentire property?	he	Current value of the portion you own?	
	City	State	ZIP Code		Investment pro	operty	\$189,020	0.00	\$189,020.00	
	•					-1 - 7			ur ownership interest	
					Other		(such as fee simp	le, tenar	ncy by the entireties, or	
				_		in the property? Check one	a life estate), if kr	iown.		
	Kane									
	County			_	Debtor 2 only Debtor 1 and I	Dobtor 2 only				
	,			_	ı	f the debtors and another	Check if this (see instructions		unity property	
					, ii 1000t 0110 0	ou wish to add about this item	,	,,		
				prop	erty identification	on number:	,			
				Valu	ued via CMA	in August 2016				
						rom Part 1, including any e			\$189,020.00	
	bages you nave at	tached for	rart 1. write that	numbe	r nere		=>	l	Ţ.55, 52 0.00	

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

page 1 Official Form 106A/B Schedule A/B: Property

Part 2: Describe Your Vehicles

Case 16-28839 Doc 1 Filed 09/08/16 Entered 09/08/16 18:21:40 Desc Main Document Page 11 of 72 Debtor 1 Thomas E Edwards, Jr Debtor 2 Stephanie A Edwards Case number (if known) 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Ford 3 1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: F350 Debtor 1 only Creditors Who Have Claims Secured by Property. Model: Year: 2008 Debtor 2 only Current value of the Current value of the 127000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another **DEBTORS ARE** \$12,000.00 \$12,000.00 **SURRENDERING** ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Ford 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Edge LTD 2 WD Debtor 1 only Model: Creditors Who Have Claims Secured by Property. 2009 Year: Debtor 2 only Current value of the Current value of the 140000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Valued via NADA \$6,475.00 \$6,475.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$18,475.00 pages you have attached for Part 2. Write that number here.......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Various used house furniture and possessions at liquidated values including: 1 stove, 1 refrigerator, 1 microwave, 1 dishwasher, 1 washer/dryer set, 1 dining room set, 1 living room set, 2 beds, 4 \$1,300.00 dressers, 1 coffee table, 1 computer desk. 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

2 used TVs, 1 DVD/VCR, 2 used cell phones, 1 used laptop at liquidated values

\$750.00

Yes. Describe.....

□ No

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Debtor 1 Debtor 2	Thomas E Edwards, Jr Stephanie A Edwards	Document	Case number	(if known)
Exampl ■ No	ples of value es: Antiques and figurines; paintings, p other collections, memorabilia, coll Describe		oks, pictures, or other art objects; sta	amp, coin, or baseball card collections;
9. Equipm Exampl	ent for sports and hobbies es: Sports, photographic, exercise, and musical instruments Describe	d other hobby equipment;	picycles, pool tables, golf clubs, skis	; canoes and kayaks; carpentry tools;
■ No	ns bles: Pistols, rifles, shotguns, ammuniti Describe	on, and related equipment		
□ No .	s oles: Everyday clothes, furs, leather coolescribe	ats, designer wear, shoes,	accessories	
	Various used clo	othes		\$300.00
☐ No	y les: Everyday jewelry, costume jewelry Describe	y, engagement rings, wed	ding rings, heirloom jewelry, watche	s, gems, gold, silver
	2 used wedding	rings		\$300.00
Example No ☐ Yes.	rm animals bles: Dogs, cats, birds, horses Describe her personal and household items y	ou did not already list, in	ncluding any health aids you did r	not list
■ No □ Yes.	Give specific information			
	he dollar value of all of your entries art 3. Write that number here			ched \$2,650.00
	scribe Your Financial Assets			
Do you ov	n or have any legal or equitable inte	erest in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	oles: Money you have in your wallet, in			our petition
			Cash	\$50.00

Official Form 106A/B Schedule A/B: Property page 3

Case 16-28839 Doc 1 Filed 09/08/16 Entered 09/08/16 18:21:40 Desc Main Document Page 13 of 72 Thomas E Edwards, Jr Debtor 1 Debtor 2 Stephanie A Edwards Case number (if known) 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... **Earthmovers CU** \$3.00 17.1. Checking West Suburban \$500.00 17.2. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401k **Employer Sponsered** \$5,500.00 **Pension UFCW** Unknown 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

■ No
□ Yes. Give specific information about them...

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

Official Form 106A/B Schedule A/B: Property page 4

Debtor Thomas E Edwards, Jr Case number (# known)			Case 16-2883		oc 1	Filed 09/08/16 Document	Enter Page 1	ed 09/08/16 18:21:40 .4 of 72	Desc Main
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No									
Examples: Eudiding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them No No Yes. Give specific information about them, including whether you already filed the returns and the tax years No Yes. Give specific information about them, including whether you already filed the returns and the tax years No Yes. Give specific information about them, including whether you already filed the returns and the tax years No Yes. Give specific information	26.	Examp ■ No	oles: Internet domain na	imes, we	ebsites, pr	ts, and other intellecturoceeds from royalties a	al property nd licensing	/ g agreements	
Source S		Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No							
■ No Yes. Give specific information about them, including whether you already filed the returns and the tax years 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No Yes. Give specific information 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No Yes. Give specific information 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No Yes. Name the insurance company of each policy and list lits value. Company name: Beneficiary: Surrender or refund value: Employer Sponser Term Policy Spounse \$0.00 32. Any interest in property that is due you from someone who has died. If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No Y	M	oney or	property owed to you	?					portion you own? Do not deduct secured
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Spounse Surrender or refund value: Employer Sponser Term Policy Spounse \$0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim No Yes. Describe each claim 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim	28.	■ No		on about	them, inc	cluding whether you alre	ady filed the	e returns and the tax years	
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: Employer Sponser Term Policy Spounse \$0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim	29.	Examp No	oles: Past due or lump s		ony, spou	usal support, child suppo	ort, mainten	ance, divorce settlement, property	settlement
31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value. Company name: Employer Sponser Term Policy Spounse Surrender or refund value: Employer Sponser Term Policy Spounse \$0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim No Yes. Describe each claim 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim	30.	Examp ■ No	oles: Unpaid wages, dis benefits; unpaid lo	ability ins ans you			efits, sick pa	ay, vacation pay, workers' compe	nsation, Social Security
Employer Sponser Term Policy Spounse \$0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim 44. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim	31.	. Interes	ts in insurance policie	es	urance; h	ealth savings account (l	HSA); credi	t, homeowner's, or renter's insura	nce
32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim 35. Any financial assets you did not already list No		■ Yes.				olicy and list its value.		Beneficiary:	
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim			<u>_</u> E	Employ	er Spon	ser Term Policy		Spounse	\$0.00
Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim 35. Any financial assets you did not already list No		If you a someo	are the beneficiary of a ne has died.	living tru				licy, or are currently entitled to rec	eive property because
■ No □ Yes. Describe each claim 35. Any financial assets you did not already list ■ No		Examp ■ No	oles: Accidents, employ	ment dis				a demand for payment	
■ No	34.	■ No			laims of	every nature, including	g counterc	laims of the debtor and rights to	o set off claims
	35.	■ No	•		eady list				

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Debtor 1 Debtor 2	Thomas E Edwards, Jr Stephanie A Edwards		Case number (if known)	
	the dollar value of all of your entries from Part 4, includin			\$6,053.00
Part 5: De	escribe Any Business-Related Property You Own or Have an Inte	rest In. List any real esta	ate in Part 1.	
		<u>-</u>		
_ `	own or have any legal or equitable interest in any business-related to to Part 6.	ted property?		
	Go to line 38.			
□ res. v	GO to line so.			
Part 6: De	escribe Any Farm- and Commercial Fishing-Related Property You	u Own or Have an Interes	st In.	
If y	you own or have an interest in farmland, list it in Part 1.			
46. Do yo	u own or have any legal or equitable interest in any farm	- or commercial fishir	ng-related property?	
■ No.	. Go to Part 7.			
☐ Yes	s. Go to line 47.			
Part 7:	Describe All Property You Own or Have an Interest in That Yo	u Did Not List Above		
rait 7.	Besonde Air Foperty Fou Own of Have air interest in That Fo	u Diu Not List Above		
	u have other property of any kind you did not already list ples: Season tickets, country club membership	?		
■ No	pies. Season tickets, country dub membership			
	. Give specific information			
54. Add	the dollar value of all of your entries from Part 7. Write the	nat number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			
55. Part	1: Total real estate, line 2			\$189,020.00
	2: Total vehicles, line 5	\$18,475.00		ψ109,020.00
	3: Total personal and household items, line 15	\$2,650.00		
58. Part	4: Total financial assets, line 36	\$6,053.00		
59. Part	5: Total business-related property, line 45	\$0.00		
60. Part	6: Total farm- and fishing-related property, line 52	\$0.00		
61. Part	7: Total other property not listed, line 54	\$0.00		
62. Total	I personal property. Add lines 56 through 61	\$27,178.00	Copy personal property total	\$27,178.00
63. Tota	I of all property on Schedule A/B. Add line 55 + line 62			\$216,198.00

Official Form 106A/B Schedule A/B: Property page 6

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Fill in this infor	mation to identify your	case:		
Debtor 1	Thomas E Edwar	ds, Jr		
	First Name	Middle Name	Last Name	
Debtor 2	Stephanie A Edw	ards		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.		
980 Banbury Rd. North Aurora, IL 60542 Kane County	\$189,020.00		\$30,000.00	735 ILCS 5/12-901	
Valued via CMA in August 2016 Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
2009 Ford Edge LTD 2 WD 140000 miles	\$6,475.00		\$4,800.00	735 ILCS 5/12-1001(c)	
Valued via NADA Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
2009 Ford Edge LTD 2 WD 140000 miles	\$6,475.00		\$1,675.00	735 ILCS 5/12-1001(b)	
Valued via NADA Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
2 used TVs, 1 DVD/VCR, 2 used cell phones, 1 used laptop at liquidated	\$750.00		\$750.00	735 ILCS 5/12-1001(b)	
values Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit		
Various used clothes Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)	
LINE HOITI SCHEUUIE A/B. 11.1			100% of fair market value, up to any applicable statutory limit		

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Thomas E Edwards, Jr Debtor 1 Stephanie A Edwards Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 2 used wedding rings 735 ILCS 5/12-1001(b) \$300.00 \$300.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$50.00 \$50.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit 401k: Employer Sponsered 735 ILCS 5/12-1006 \$5,500.00 \$5,500.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit **Pension: UFCW** 735 ILCS 5/12-1006 \$0.00 Unknown Line from Schedule A/B: 21.2 100% of fair market value, up to any applicable statutory limit **Employer Sponser Term Policy** 735 ILCS 5/12-1001(f) \$0.00 \$0.00 **Beneficiary: Spounse** Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit nent on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

3.	Are you claiming a homestead exemption of more than \$160,375?
	(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes Case 16-28839 Doc 1 Filed 09/08/16 Entered 09/08/16 18:21:40 Desc Main

		Document	Page 1	8 of 72		
Fill in this informat	tion to identify you	ur case:				
Debtor 1	Thomas E Edw	ards, Jr Middle Name	Last Name		-	
Debtor 2 (Spouse if, filing)	Stephanie A Ed		Last Name		-	
United States Bankı	ruptcy Court for the	: NORTHERN DISTRICT OF ILI	LINOIS			
Case number						
(if known)						if this is an led filing
Official Form	106D					
Schedule D	: Creditors	Who Have Claims	Secure	d by Propert	у	12/15
		If two married people are filing togeth out, number the entries, and attach it				
1. Do any creditors ha	ve claims secured b	y your property?				
☐ No. Check th	is box and submit t	this form to the court with your other	r schedules. \	You have nothing else t	to report on this form.	
Yes. Fill in al	l of the information	below.		Ç	•	
	Secured Claims					
•		more than one secured claim, list the cre	editor separatel	Column A	Column B	Column C
for each claim. If more	than one creditor has	s a particular claim, list the other creditor ical order according to the creditor's nam	rs in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Earthmover	Cu	Describe the property that secures		\$22,514.00	\$12,000.00	\$10,514.00
Creditor's Name		2008 Ford F350 127000 mile DEBTORS ARE SURRENDE	_			
P O Box 293 Aurora, IL 6		As of the date you file, the claim is: apply. Contingent	Check all that			
Number, Street, Cit	ty, State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only ■ Debtor 2 only		 An agreement you made (such as car loan) 	mortgage or se	ecured		
Debtor 1 and Debto	,	Statutory lien (such as tax lien, me	chanic's lien)			
☐ At least one of the ☐ Check if this claim community debt		☐ Judgment lien from a lawsuit☐ Other (including a right to offset)				
community desi	Opened 04/14 Last					
	Active					
Date debt was incurre	ed <u>5/31/16</u>	Last 4 digits of account num	8326			
Plaza Home	ı					
Mtg/dovenm		Describe the property that secures	the claim:	\$157,321.00	\$189,020.00	\$0.00
Creditor's Name		980 Banbury Rd. North Auro 60542 Kane County Valued via CMA in August 2	2016			
1 Corporate		As of the date you file, the claim is: apply.	oneck all that			
Lake Zurich	ty, State & Zip Code	☐ Contingent				
radiliber, Street, Of	, State & ZIP Code	☐ Unliquidated☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (such as car loan)	mortgage or se	ecured		
		vai ivaii)				

 \square At least one of the debtors and another

Official Form 106D

■ Debtor 1 and Debtor 2 only

☐ Statutory lien (such as tax lien, mechanic's lien)

 \square Judgment lien from a lawsuit

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Debtor 1	Thomas E Edwards, Jr				Case number (if know)		
	First Name	Middle Na	ame	Last Name			
Debtor 2	Stephanie	A Edwards					
	First Name	Middle Na	ame	Last Name			
	if this claim re unity debt	lates to a	Other (incl	uding a right to offset)			
Date debt	was incurred	Opened 10/12 Last Active 7/28/16	Last 4	digits of account number	4876		
If this is		of your form, add		s page. Write that number he totals from all pages.	ere:	\$179,835.00 \$179,835.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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			Document	Page 2	0 of 72		
FIII	in this inforr	nation to identify your	case:				
Deb	tor 1	Thomas E Edwar	ds .lr				
_ 0.0		First Name	Middle Name	Last Name		_	
Deb	tor 2	Stephanie A Edw	ards				
(Spot	use if, filing)	First Name	Middle Name	Last Name		_	
Unit	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		_	
Cas (if kno	e number _					_	Check if this is an Imended filing
Scł	nedule E		/ho Have Unsecured				12/15
ny e iche iche eft. <i>A</i>	executory cont dule G: Executuale D: Credit Attach the Cort and case nur	tracts or unexpired leases tory Contracts and Unexp ors Who Have Claims Sec	se Part 1 for creditors with PRIORI that could result in a claim. Also iried Leases (Official Form 106G). ured by Property. If more space is ge. If you have no information to respect the course of Claims.	list executory of Do not include needed, copy	contracts on Schedule any creditors with par the Part you need, fill i	A/B: Property (Officinally secured claims it out, number the en	ial Form 106A/B) and on that are listed in tries in the boxes on the
		ors have priority unsecure					
	No. Go to F		a ciamis agamst you.				
		'an 2.					
	Yes.	II - (V NONDDIODI	N. I.I				
Part		II of Your NONPRIORIT					
3. I	Do any credito	ors have nonpriority unse	cured claims against you?				
	No. You ha	ve nothing to report in this p	art. Submit this form to the court with	n your other sch	edules.		
	Yes.						
4. I	List all of your	m, list the creditor separatel	aims in the alphabetical order of t y for each claim. For each claim liste ist the other creditors in Part 3.If you	d, identify what	type of claim it is. Do no	t list claims already inc	cluded in Part 1. If more
	Part 2.						
	٦						Total claim
4.1		nterstate	Last 4 digits of ac	count number	0212		\$1,974.00
	C/O Syi	y Creditor's Name nchrony Bank 3 361445	When was the deb	ot incurred?			-
	Number S	ous, OH 43236 treet City State Zlp Code rred the debt? Check one.	As of the date you	ı file, the claim	is: Check all that apply		
	Debtor		Пол				
	☐ Debtor	. ,	☐ Contingent				
	_	•	☐ Unliquidated				
		1 and Debtor 2 only	☐ Disputed	DITY	Lateta		
		t one of the debtors and an	По	KIIY unsecure	a ciaim:		
	☐ Check debt	if this claim is for a com					
		m subject to offset?	☐ Obligations aris report as priority class		aration agreement or div	orce that you did not	
	■ No	•			ng plans, and other simil	ar debts	
	□ Yes		·	·	= -		
	⊔ Yes		Other. Specify				_

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Debtor 2 Stephanie A Edwards		Case number (if know)					
4.2	Alltran Financial, LP	Last 4 digits of account number 5928	\$3,894.04				
	Nonpriority Creditor's Name C/O Citibank PO Box 4044	When was the debt incurred?					
	Concord, CA 94524-4044 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	□ Debtor 1 and Debtor 2 only□ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Other. Specify					
4.3	Alltran Financial, LP Nonpriority Creditor's Name	Last 4 digits of account number 8582	\$734.63				
	C/O The Home Depot PO Box 4044 Concord, CA 94524-4044	When was the debt incurred?					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	No	Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Other. Specify					
4.4	ARS National Services Inc Nonpriority Creditor's Name	Last 4 digits of account number 7523	\$4,591.40				
	PO Box 469046 Escondido, CA 92046-9046	When was the debt incurred?					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	☐ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Other. Specify					

Debtor 1 Thomas E Edwards, Jr

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Debto	or 2 Stephanie A Edwards		Case number (if know)			
4.5	Atg Credit	Last 4 digits of account number	2504	\$24.00		
	Nonpriority Creditor's Name 1700 W Cortland St Ste 2 Chicago, IL 60622	When was the debt incurred?	Opened 10/13			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	☐ Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts			
	☐ Yes	■ Other. Specify Consultan	Attorney Winfield Radiology ts			
4.6	Bankamerica	Last 4 digits of account number	8502	\$0.00		
	Nonpriority Creditor's Name		Opened 10/08 Last Active			
	4909 Savarese Cir Tampa, FL 33634	When was the debt incurred?	11/27/12			
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	_				
	☐ Debtor 1 only	Contingent				
	Debtor 2 only	Unliquidated				
	■ Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans				
	☐ Check if this claim is for a community debt	_				
	Is the claim subject to offset?	Obligations arising out of a sep report as priority claims				
	■ No	☐ Debts to pension or profit-shari				
	□ Yes	Other. Specify FHA Real I				
4.7	Bby/cbna	Last 4 digits of account number	4873	\$2,324.00		
	Nonpriority Creditor's Name Po Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	Opened 11/12 Last Active 11/27/15			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure				
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes ☐ Other. Specify Charge Account					

Debtor 1 Thomas E Edwards, Jr

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	Thomas E Edwards, Jr Stephanie A Edwards		Case number (if know)			
	Cadence Health Nonpriority Creditor's Name 25 N. Winfield Rd	Last 4 digits of account number When was the debt incurred?	3118	\$363.94		
	Winfield, IL 60190	When was the dept incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt	Student loans				
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify				
	Cap1/bstby	Last 4 digits of account number	8469	\$0.00		
	Nonpriority Creditor's Name		Opened 4/02/09 Last Active			
		When was the debt incurred?	Opened 4/02/08 Last Active 04/09			
-	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	<u></u> '	Type of NONPRIORITY unsecured claim:			
	Check if this claim is for a community debt		Student loans			
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	Obligations arising out of a separation agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	Other. Specify Charge Acc	count			
4.1						
·	Cap1/bstby Nonpriority Creditor's Name	Last 4 digits of account number	8116	\$0.00		
	Po Box 30253 Salt Lake City, UT 84130	When was the debt incurred?	Opened 11/22/12 Last Active 7/26/13			
	Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	•	,			
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?		ration agreement or divorce that you did not			
	■ No	report as priority claims Debts to pension or profit-sharin	a plans, and other similar debts			
			-			
	Yes	Other. Specify Charge Acc	Jount			

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Debtor Debtor	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)	
4.1	Capital One	Last 4 digits of account number	1433	\$0.00
	Nonpriority Creditor's Name Po Box 30253 Salt Lake City, UT 84130	When was the debt incurred?	Opened 4/02/08 Last Active 06/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset? No	☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	aration agreement or divorce that you did not	
	☐ Yes	Other Specify Credit Card	<u> </u>	
4.1	Cbna	Last 4 digits of account number	4611	\$0.00
	Nonpriority Creditor's Name Po Box 6189 Sioux Falls, SD 57117	When was the debt incurred?	Opened 08/00 Last Active 5/26/02	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.1	Client Services Inc Nonpriority Creditor's Name	Last 4 digits of account number	8651	\$406.85
	C/O Synchrony Bank 3451 Harry S Truman Blvd Saint Charles, MO 63301-4047	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	Student loans	violing agreement or diverse that you did yet	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		

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	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)	
4.1	Comenity Bank/Inbryant Nonpriority Creditor's Name	Last 4 digits of account number	2842	\$924.00
	4590 E Broad St Columbus, OH 43213	When was the debt incurred?	Opened 03/11 Last Active 12/10/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.1	Comenity Bank/womnwthn	Last 4 digits of account number	7699	\$0.00
	Nonpriority Creditor's Name	_		
	4590 E Broad St Columbus, OH 43213	When was the debt incurred?	Opened 11/14 Last Active 11/06/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Charge Acc	count	
4.1	Creditors Collection B	Last 4 digits of account number	5789	\$614.00
	Nonpriority Creditor's Name 755 Almar Pkwy	When was the debt incurred?	Opened 04/13	
	Bourbonnais, IL 60914 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only			
	_	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	1 claim:	
	At least one of the debtors and another	Student loans	a viunii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	<u> </u>	□ Debts to pension or profit-sharin	a plane, and other similar dahts	
	■ No			
	Yes	■ Other. Specify Collection	Attorney The Center For Surgery	

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	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)	
4.1 7	Earthmover Cu	Last 4 digits of account number	4100	\$0.00
	Nonpriority Creditor's Name P O Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 05/13 Last Active 5/03/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only□ Debtor 2 only□ Debtor 1 and Debtor 2 only	☐ Contingent☐ Unliquidated☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims	d claim:	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify	g plans, and other similar debts	
4.1	Earthmover Cu Nonpriority Creditor's Name	Last 4 digits of account number	0230	\$0.00
	P O Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 04/12 Last Active 7/17/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other Specify Automobile		
4.1 9	Earthmover Cu Nonpriority Creditor's Name	Last 4 digits of account number	1949	\$0.00
	P O Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 04/06 Last Active 8/27/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin		
	Yes	Other. Specify Automobile	•	

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Debtor Debtor	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)	
4.2	Earthmover Cu	Last 4 digits of account number	2970	\$0.00
	P O Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 02/13 Last Active 4/14/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Automobile		
4.2	Earthmover Cu Nonpriority Creditor's Name	Last 4 digits of account number	3140	\$0.00
	P O Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 06/09 Last Active 4/17/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset? —	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Secured		
4.2	Earthmover Cu Nonpriority Creditor's Name	Last 4 digits of account number	5550	\$0.00
	P O Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 04/09 Last Active 8/15/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Secured		

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	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)	
4.2	Earthmover Cu	Last 4 digits of account number	0519	\$0.00
	P O Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 04/08 Last Active 1/05/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent☐ Unliquidated☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims	d claim:	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify ☐ Secured	g plans, and other similar debts	
4.2	Earthmover Cu Nonpriority Creditor's Name	Last 4 digits of account number	0349	\$0.00
	P O Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 03/08 Last Active 4/04/08	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		
4.2 5	Earthmover Cu Nonpriority Creditor's Name	Last 4 digits of account number	9803	\$0.00
	P O Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 01/08 Last Active 2/21/08	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Automobile	•	

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Debtor Debtor	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)	
4.2	Earthmovers Cu	Last 4 digits of account number	9894	\$6,730.00
	Po Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 10/94 Last Active 5/12/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin		
	☐ Yes	Other. Specify Credit Card	<u> </u>	
4.2	Earthmovers Cu Nonpriority Creditor's Name	Last 4 digits of account number	0393	Unknown
	Po Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 10/94 Last Active 9/07/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin		
	☐ Yes	Other. Specify Credit Card	<u> </u>	
4.2	Earthmvr Cu Nonpriority Creditor's Name	Last 4 digits of account number	4396	\$0.00
	Po Box 2937 Aurora, IL 60507	When was the debt incurred?	Opened 10/01/94 Last Active 11/09/09	
•	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	

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Debto:	Thomas E Edwards, Jr Stephanie A Edwards		Case number (if know)	
4.2 9	Family Podiatry Center LLC	Last 4 digits of account number	7947	\$209.12
	Nonpriority Creditor's Name 640 S Washington St, Ste 240 Naperville, IL 60540-6792	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.3	Franklin Col	Last 4 digits of account number	0966	\$607.00
	Nonpriority Creditor's Name 2978 W Jackson St	When was the debt incurred?		
	Tupelo, MS 38801 Number Street City State Zlp Code	As of the date you file, the claim i	s. Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Olleck all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	· ·	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify 10 At T		
4.3	Frd Motor Cr	Last 4 digits of account number	8929	\$0.00
	Nonpriority Creditor's Name		Opened 08/09 Last Active	
	Po Box Box 542000 Omaha, NE 68154	When was the debt incurred?	6/29/12	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes			
	□ res	■ Other. Specify Automobile	,	

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Debtor Debtor	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)	
4.3	Gmac Mortgage	Last 4 digits of account number	8591	\$0.00
	Nonpriority Creditor's Name Po Box 4622 Waterloo, IA 50704	When was the debt incurred?	Opened 11/06 Last Active 9/02/08	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Real Estate	Mortgage	
4.3	Homeward Residential Nonpriority Creditor's Name	Last 4 digits of account number	4335	\$0.00
	1525 S Belt Line Rd Coppell, TX 75019	When was the debt incurred?	Opened 05/05 Last Active 10/30/06	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Real Estate	Mortgage	
4.3	Kohls/capone Nonpriority Creditor's Name	Last 4 digits of account number	3278	\$5,590.00
	N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	When was the debt incurred?	Opened 05/10 Last Active 12/10/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	•	
	Yes	■ Other. Specify Charge Acc	count	

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Debtor Debtor	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)	
4.3 5	Merchants Cr	Last 4 digits of account number	0755	\$166.00
	Nonpriority Creditor's Name 223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Med1 02 Ce	entral Dupage Hospital	
4.3	Merchants Credit Guide	Last 4 digits of account number	2635	\$90.00
	Nonpriority Creditor's Name 223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred?	Opened 03/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes		Attornev Midwest Ear Nose	
4.3	Nationwide Credit & Co Nonpriority Creditor's Name	Last 4 digits of account number	9279	\$41.00
	815 Commerce Dr Ste 270 Oak Brook, IL 60523	When was the debt incurred?	Opened 10/15	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separe report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes		Attorney Dupage Medical Group	
	□ 169	Other. Specify Collection	nuoniey Dupage Medical Gloup	

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Debto	Stephanie A Edwards		Case number (if know)	
4.3	Nationwide Credit & Co	Last 4 digits of account number	9278	\$39.00
	Nonpriority Creditor's Name 815 Commerce Dr Ste 270 Oak Brook, IL 60523	When was the debt incurred?	Opened 10/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to offset?			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Dupage Medical Group	
4.3	Nationwide Credit & Co	Last 4 digits of account number	9280	\$35.00
	Nonpriority Creditor's Name 815 Commerce Dr Ste 270 Oak Brook, IL 60523	When was the debt incurred?	Opened 10/15	
N V	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	\square Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Dupage Medical Group	
4.4	Nationwide Credit & Collection	Last 4 digits of account number	2859	\$133.67
	Nonpriority Creditor's Name 815 Commerce Dr., Suite 270 Oak Brook, IL 60523-8852	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	No	report as priority claims Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	_	g p.as, and onto ominal dobto	
	□ 162	Other. Specify		

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Debtor Debtor	1 Thomas E Edwards, Jr 2 Stephanie A Edwards	Case number (if know)	
4.4 1	NCC Business Services	Last 4 digits of account number 4165	\$4,277.77
	Nonpriority Creditor's Name 9428 Baymeadows Rd., Suite 200 Jacksonville, FL 32241-4739	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.4	NES of Ohio	Last 4 digits of account number 0212	\$2,238.91
	Nonpriority Creditor's Name C/O Synchrony Bank 2479 Edison Blvd, Unit A	When was the debt incurred?	
	Twinsburg, OH 44087-2340 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the diam is. Offect all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.4	Nicor Gas	Last 4 digits of account number 0694	\$263.90
	Nonpriority Creditor's Name PO Box 2020	When was the debt incurred?	
	Aurora, IL 60507-2020 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	□ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	_	
	□ 162	Other. Specify	

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	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)			
4.4	Northwestern Medicine	Last 4 digits of account number	9118	\$363.94		
	Nonpriority Creditor's Name 25 N. Winfield Rd Winfield, IL 60190	When was the debt incurred?				
-	Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one.					
	☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community ☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims				
	■ No	Debts to pension or profit-sharin				
	Yes	Other. Specify				
4.4	Rogers & Hol Nonpriority Creditor's Name	Last 4 digits of account number	8666	\$0.00		
	Po Box 879 Matteson, IL 60443	When was the debt incurred?	Opened 12/06/06 Last Active 3/07/10			
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i				
	☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims				
	■ No	Debts to pension or profit-sharin				
	Yes	Other. Specify Charge Acc				
4.4	Sears/cbna	Last 4 digits of account number	9941	\$2,877.00		
	Po Box 6189 Sioux Falls, SD 57117	When was the debt incurred?	Opened 07/11 Last Active 12/10/15			
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	☐ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa				
	Is the claim subject to offset?	report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Charge Account				

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	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)		
4.4 7	State Collection Servi	Last 4 digits of account number	9497	\$752.00	
	Nonpriority Creditor's Name 2509 S Stoughton Rd Madison, WI 53716	When was the debt incurred?	Opened 02/12		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one. ☐ Debtor 1 only	П			
	_	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured			
	At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa			
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharing			
	Yes	Other. Specify Collection			
4.4 8	State Collection Servi Nonpriority Creditor's Name	Last 4 digits of account number	5127	\$528.00	
	2509 S Stoughton Rd	When was the debt incurred?	Opened 11/11 Last Active		
	Madison, WI 53716	when was the dept incurred?	9/08/11		
-	Number Street City State Zlp Code	As of the date you file, the claim i			
	Who incurred the debt? Check one.	_			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa			
	Is the claim subject to offset?	report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts Collection Attorney Delnor Community			
	Yes	Other. Specify Hospital			
4.4 9	State Collection Servi Nonpriority Creditor's Name	Last 4 digits of account number	1401	\$414.00	
	2509 S Stoughton Rd Madison, WI 53716	When was the debt incurred?	Opened 05/11		
-	Number Street City State Zlp Code	As of the date you file, the claim i			
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured			
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	Debts to pension or profit-sharing			
	☐ Yes	Collection Attorney Delnor Community Hospital			

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Debtoi Debtoi	Thomas E Edwards, Jr Stephanie A Edwards		Case number (if know)					
4.5	State Collection Servi	Last 4 digits of account number	9164	\$319.00				
	Nonpriority Creditor's Name 2509 S Stoughton Rd Madison, WI 53716	When was the debt incurred?	Opened 05/12					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts					
	☐ Yes	Attorney Delnor Community						
4.5	State Collection Servi	Last 4 digits of account number	8312	\$248.00				
<u>. </u>	Nonpriority Creditor's Name 2509 S Stoughton Rd	When was the debt incurred?	Opened 04/12					
	Madison, WI 53716 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply					
	Who incurred the debt? Check one.	,						
	☐ Debtor 1 only	☐ Contingent						
	Debtor 2 only							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims						
	No	Debts to pension or profit-sharing						
	Yes	■ Other. Specify Hospital	Attorney Delnor Community					
4.5	State Collection Servi	Last 4 digits of account number	1634	\$82.00				
	Nonpriority Creditor's Name 2509 S Stoughton Rd Madison, WI 53716	When was the debt incurred?	Opened 02/12					
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply					
	Who incurred the debt? Check one.							
	☐ Debtor 1 only	☐ Contingent						
	■ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
	☐ Check if this claim is for a community	Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	of a separation agreement or divorce that you did not					
	No	Debts to pension or profit-sharing	ng plans, and other similar debts					
	<u> </u>	_ Collection Attorney Delnor Community						
	Yes	Other. Specify Hospital						

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Debtor Debtor	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)				
4.5	State Collection Servi	Last 4 digits of account number	8940	\$79.00			
	Nonpriority Creditor's Name 2509 S Stoughton Rd Madison, WI 53716	When was the debt incurred?	Opened 12/11				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	■ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	■ Other. Specify Hospital	Attorney Delnor Community				
4.5	State Collection Service Inc	Last 4 digits of account number	3118	\$191.44			
	Nonpriority Creditor's Name 2509 S. Stoughton Rd. Madison, WI 53716	When was the debt incurred?					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	☐ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	\square Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify					
4.5	Syncb/discount Tire Nonpriority Creditor's Name	Last 4 digits of account number	1231	\$0.00			
	C/o Po Box 965036 Orlando, FL 32896	When was the debt incurred?	Opened 6/27/14 Last Active 7/16/15				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	-1	of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
	☐ Yes	Other. Specify Charge Acc	count				

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Debto Debto	r 1 Thomas E Edwards, Jr r 2 Stephanie A Edwards		Case number (if know)	
4.5	Syncb/jcp	Last 4 digits of account number	8651	\$406.00
	Nonpriority Creditor's Name Po Box 965007 Orlando, FL 32896	When was the debt incurred?	Opened 02/10 Last Active 10/14/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community	Type of NONPRIORITY unsecured Student loans	d claim:	
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No □ Yes	□ Debts to pension or profit-sharin ■ Other. Specify Charge Acc		
4.5	Syncb/jcp Nonpriority Creditor's Name	Last 4 digits of account number	5718	\$0.00
	Po Box 965007 Orlando, FL 32896	When was the debt incurred?	Opened 11/97 Last Active 05/10	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	,		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Acc	count	
4.5	Syncb/jcp Nonpriority Creditor's Name	Last 4 digits of account number	7734	\$0.00
	Po Box 965007 Orlando, FL 32896	When was the debt incurred?	Opened 04/98 Last Active 05/10	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	or plans, and other similar debts	
	☐ Yes	■ Other. Specify Charge Acc		
	— 169	Other. Specify		

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Debtor Debtor	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)	
4.5 9	Thd/cbna	Last 4 digits of account number	8582	\$734.00
	Po Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	Opened 12/13 Last Active 12/20/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	•	
	Yes	■ Other. Specify Charge Ac	count	
4.6	The Collection Firm of Franklin Collecti Nonpriority Creditor's Name	Last 4 digits of account number	0966	\$607.96
	C/O AT&T PO Box 3910 Tupelo, MS 38803	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.6	Total Pain Solutions, LLC Nonpriority Creditor's Name	Last 4 digits of account number	5207	\$65.00
	PO Box 1829 Gardendale, AL 35071	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	Yes	Other. Specify		

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Debtor 1 Debtor 2	Thomas E Edwards, Jr Stephanie A Edwards		Case number (if know)	
4	Jnited Collection Bureau	Last 4 digits of account number	9941	\$2,781.99
5 T	Conpriority Creditor's Name C/O Citibank 6620 Southwyck Blvd, Suite 206 Coledo, OH 43614	When was the debt incurred?		
	lumber Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
_	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
_	■ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
d	☐ Check if this claim is for a community lebt sthe claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
10 1	Jnited Recovery Systems LP Ionpriority Creditor's Name	Last 4 digits of account number	4873	\$2,239.87
P	PO Box 4044 Concord, CA 94524-4044	When was the debt incurred?		
N	Jumber Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community lebt	Student loans	ration agreement or divorce that you did not	
	s the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
1 ' 1	Jnited Recovery Systems LP Ionpriority Creditor's Name	Last 4 digits of account number	8582	\$620.63
C F	C/O The Home Depot PO Box 4044	When was the debt incurred?		
	Concord, CA 94524-4044 Jumber Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Vho incurred the debt? Check one.	,	and apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	\square Check if this claim is for a community	☐ Student loans		
	lebt s the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
_	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		

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Debtor Debtor	1 Thomas E Edwards, Jr 2 Stephanie A Edwards		Case number (if know)	
4.6 5	United Recovery Systems LP	Last 4 digits of account number	5928	\$3,762.34
	Nonpriority Creditor's Name C/O Citibank PO Box 4044 Concord, CA 94524-4044	When was the debt incurred?		
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only ■ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
4.6 6	Us Bank	Last 4 digits of account number	4189	\$1,486.00
	Nonpriority Creditor's Name Cb Disputes Saint Louis, MO 63166	When was the debt incurred?	Opened 03/15 Last Active 7/08/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	<u> </u>	
4.6	Winfield Laboratory Consultants, SC Nonpriority Creditor's Name	Last 4 digits of account number	8945	\$19.00
	Dept 4408 Carol Stream, IL 60122-4408	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	\square Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 2 Stephanie A Edwards		Case number (if know)
have more than one creditor for any of the do notified for any debts in Parts 1 or 2, do not		the additional creditors here. If you do not have additional persons to be
lame and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?
Chase Card Services	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Attn: Correspondence Dept Po Box 15298		■ Part 2: Creditors with Nonpriority Unsecured Claims
Vilmington, DE 19850	Last 4 digits of account number	
lame and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?
Ford Cbna	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
50 Northwest Point Road Elk Grove Village, IL 60007		■ Part 2: Creditors with Nonpriority Unsecured Claims
•	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?
Syncb/bp	Line 4.42 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Po Box 965024 Orlando, FL 32896		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
lame and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?
Syncb/walmart	Line 4.41 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Po Box 965024 Orlando, FL 32896		■ Part 2: Creditors with Nonpriority Unsecured Claims
•	Last 4 digits of account number	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					<u> </u>
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	01	On the other con-	01		otal Claim
Total	6f.	Student loans	6f.	\$	0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.		6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	54,849.40
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	54,849.40

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		17(7)	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Fill in this information to identify your case:						
Debtor 1	Thomas E Edwar	ds, Jr				
	First Name	Middle Name	Last Name			
Debtor 2	Stephanie A Edw	ards				
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number _						
(if known)						

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the cer, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	-

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		1706111111	<u>:III Paue 45 t</u>	<u> </u>	
Fill in this	information to identify your				
Debtor 1	Thomas E Edwar	ds, Jr			
	First Name	Middle Name	Last Name		
Debtor 2	Stephanie A Edw		LastNama		
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber			☐ Check if this is an amended filing	
	l Form 106H Iule H: Your Cod	ebtors			2/15
people are fill it out, a	filing together, both are equ	ally responsible for supposes on the left. Attacl	olying correct informat In the Additional Page t	s complete and accurate as possible. If two marri ion. If more space is needed, copy the Additional o this page. On the top of any Additional Pages, v	Page,
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No					
☐ Yes	3				
Arizon ■ No. □ Yes	a, California, Idaho, Louisiana Go to line 3. s. Did your spouse, former spor	, Nevada, New Mexico, Pu use, or legal equivalent live	erto Rico, Texas, Washi		
in line Form	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	if your spouse is filing with you. List the person sure you have listed the creditor on Schedule D (6G). Use Schedule D, Schedule E/F, or Schedule	Official
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The creditor to whom you owe the Check all schedules that apply:	debt
3.1				☐ Schedule D. line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to identify your	case:				
De	otor 1 Thomas E	Edwards, Jr				
	otor 2 Stephanie	A Edwards				
Un	ted States Bankruptcy Court for t	ne: NORTHERN DISTRIC	CT OF IL	LINOIS		
Case number (If known)					neck if this is: An amended filing A supplement showing postpetition chapter 13 income as of the following date:	
\circ	fficial Form 106I					
_	chedule I: Your Inc					MM / DD/ YYYY 12/1
Pa 1.	Text 1: Describe Employment Fill in your employment information.	t	Debte	or 1		Debtor 2 or non-filing spouse
	Fill in your employment		5.14			D.1. 0 (III
				nployed		■ Employed
	If you have more than one job, attach a separate page with information about additional	Employment status	_	ot employed		☐ Not employed
	employers.	Occupation	Truc	k Driver		Unemployed
	Include part-time, seasonal, or self-employed work.	Employer's name	EA S	ween Co		
	Occupation may include studen or homemaker, if it applies.	Employer's address		0 Argonne Dr # 500 nah, IL 60157		
		How long employed t	here?	3.5 yrs		_
Pa	t 2: Give Details About M	onthly Income				
			you hav	e nothing to report for any	line, w	rite \$0 in the space. Include your non-filing
•	u or your non-filing spouse have e space, attach a separate sheet		ombine t	he information for all empl	oyers	for that person on the lines below. If you need

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

			non-fili	ng spouse
2.	\$	4,370.50	\$	0.00
3.	+\$_	0.00	+\$	0.00
4.	\$	4,370.50	\$	0.00

For Debtor 2 or

For Debtor 1

Official Form 106I Schedule I: Your Income page 1

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	tor 1 tor 2	Thomas E Edwards, Jr Stephanie A Edwards	-		Case	e number (if k	nown) _					
					Fo	r Debtor 1				Debtor			
	Сор	y line 4 here	4.		\$_	4,370	0.50)	\$	J	•	0.00	
5.	List	all payroll deductions:											
	5a.	Tax, Medicare, and Social Security deductions	58	a	\$	810	6.83	ł	\$,	0.00	
	5b.	Mandatory contributions for retirement plans	5k		\$		0.00	_	\$			0.00	
	5c.	Voluntary contributions for retirement plans	50	Э.	\$		0.00	_	\$			0.00	
	5d.	Required repayments of retirement fund loans	50	d.	\$		0.00	_	\$			0.00	
	5e.	Insurance	56	э.	\$	410	6.33	5	\$			0.00	
	5f.	Domestic support obligations	5f		\$		0.00)	\$			0.00	
	5g.	Union dues	50	g.	\$	4	5.00)	\$			0.00	
	5h.	Other deductions. Specify: FSA	_ 5ł	Դ.+	\$_	19	5.00) +	- \$		(0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	1,47	3.16	<u>;</u>	\$		(0.00	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	2,89	7.34	<u>.</u>	\$			0.00	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total											
	01	monthly net income.	88		\$_		0.00	_	\$			0.00	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8k 8d		\$_ \$		0.00	_	\$ \$			0.00	
	8d.	Unemployment compensation	80		\$		0.00	_	\$_			0.00	
	8e.	Social Security	86		\$		0.00	_	\$_			0.00	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income		f.	\$_ \$_	(0.00)	\$_ \$_		(0.00	
	8h.	Other monthly income. Specify:		n.+	\$		0.00	_	- \$			0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$		0.00)	\$			0.00	
40	0-1-	sulate manufally income. Add line 7. Hina 0	40	φ.		0.007.04	1.[Φ.		0.00		Φ	0.007.04
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Φ.		2,897.34	†	₽		0.00	= :	Φ	2,897.34
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	dep					•	,	Schedule 11.		B	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies								. 12.	\$		2,897.34
13.	Do y	ou expect an increase or decrease within the year after you file this form No.	?									mbin onthly	ed income
		Yes. Explain:						_			—		

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Fill in thi	is information to identify	your case:						
Debtor 1	Thomas E	Edwards,	Jr		Ch	eck if this is	3:	
Debtor 2 (Spouse,	Stephanie					A supple		wing postpetition chapter the following date:
		he: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD	/ YYYY	
		<u></u>				, 22	,	
(If known)								
Offic	ial Form 106							
Sche	edule J: You	Exper	nses					12/1
Be as co	omplete and accurate	as possible needed, atta	. If two married people ar ich another sheet to this					
Part 1:	Describe Your Hou	sehold						
	this a joint case?							
	No. Go to line 2. Yes. Does Debtor 2 liv	. in	ata haysahald?					
-	<u></u>	e in a separ	ate nousehold?					
	■ No □ Yes. Debtor 2 n	ust file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of De	ebtor 2.		
2. Do	you have dependents	? ■ No						
	not list Debtor 1 and btor 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relation		Depe age	ndent's	Does dependent live with you?
	not state the							□ No
dep	pendents names.							☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes ☐ No
								☐ Yes
exp	your expenses include penses of people othe urself and your depen	rthan 🗔	No Yes					
Part 2:	Estimate Your Ong	oina Month	lv Expenses					
Estimate expense	e your expenses as of	your bankr	uptcy filing date unless y y is filed. If this is a supp	ou are using this fo lemental <i>Schedule</i>	orm as a s J, check	supplemen the box at	t in a Cha the top o	apter 13 case to report f the form and fill in the
			government assistance in Cluded it on Schedule I: Y				.,	
(Official	l Form 106l.)					_	Your expe	enses
	e rental or home owner yments and any rent for		ses for your residence. In or lot.	nclude first mortgage	e 4.	\$		1,470.00
lf n	not included in line 4:							
4a.	Real estate taxes				4a.	\$		0.00
4b.		er's, or renter	's insurance		4b.			0.00
4c.	•				4c.			0.00
4d. 5. Ad			dominium dues our residence, such as ho	me equity loans	4d. 5.			0.00 0.00

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Debto Debto		Case numb	per (if known)	
	tilities:			
6	a. Electricity, heat, natural gas	6a.	\$	200.00
6	b. Water, sewer, garbage collection	6b.	\$	50.00
6	c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	60.00
6	d. Other. Specify: Cable Bundle	6d.	\$	45.00
7. F	ood and housekeeping supplies	7.	\$	500.00
8. C	hildcare and children's education costs	8.	\$	0.00
9. C	Clothing, laundry, and dry cleaning	9.	\$	30.00
10. F	ersonal care products and services	10.	\$	20.00
11. N	ledical and dental expenses	11.	\$	60.00
12. T	ransportation. Include gas, maintenance, bus or train fare.			
	o not include car payments.	12.	\$	300.00
13. E	ntertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14. C	haritable contributions and religious donations	14.	\$	0.00
-	nsurance.			
	o not include insurance deducted from your pay or included in lines 4 or 20.		_	
	5a. Life insurance	15a.	·	0.00
-	5b. Health insurance	15b.	*	0.00
1	5c. Vehicle insurance	15c.	·	100.00
	5d. Other insurance. Specify:	15d.	\$	0.00
S	axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify:	16.	\$	0.00
	nstallment or lease payments:	47-	•	
	7a. Car payments for Vehicle 1	17a.	·	0.00
	7b. Car payments for Vehicle 2	17b.	·	0.00
	7c. Other. Specify:			0.00
	7d. Other. Specify:		\$	0.00
	our payments of alimony, maintenance, and support that you did not repo		\$	0.00
	educted from your pay on line 5, Schedule I, Your Income (Official Form 10	161). 10.	\$	
	Other payments you make to support others who do not live with you.	19.	Φ	0.00
	pecify:		ur Incomo	
	Oa. Mortgages on other property	20a.		0.00
	Ob. Real estate taxes	20b.	·	0.00
	Oc. Property, homeowner's, or renter's insurance	20c.	·	0.00
	Od. Maintenance, repair, and upkeep expenses	20d.		
			·	0.00
	0e. Homeowner's association or condominium dues	20e.	·	0.00
21. C	Other: Specify:	21.	+ֆ	0.00
22. C	Calculate your monthly expenses			
2	2a. Add lines 4 through 21.		\$	2.835.00
	2b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106	J-2	\$,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	2c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,835.00
	20. Add line 22d and 22b. The result is your monthly expenses.		Ψ	2,833.00
	alculate your monthly net income.			
2	3a. Copy line 12 (your combined monthly income) from Schedule I.	23a.		2,897.34
2	3b. Copy your monthly expenses from line 22c above.	23b.	-\$	2,835.00
		۱		
2	3c. Subtract your monthly expenses from your monthly income.	20	¢	62.24
	The result is your monthly net income.	23c.	\$	62.34
F n	To you expect an increase or decrease in your expenses within the year aft or example, do you expect to finish paying for your car loan within the year or do you expect obdification to the terms of your mortgage?			or decrease because of a
	No.			
Г	Tyes Explain here:			

Fill in this informat	ion to identify your	case:				I
Debtor 1	Thomas E Edward	ds. Jr				1
	First Name	Middle Name	Last	Name		
Debtor 2	Stephanie A Edwa	ards				
(Spouse if, filing)	First Name	Middle Name	Last	Name		
United States Bankr	ruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS	S		
Case number						
(if known)						☐ Check if this is an amended filing
If two married peop You must file this fo obtaining money or years, or both. 18 U	le are filing together orm whenever you fi property by fraud ir .S.C. §§ 152, 1341, 1	r, both are equally resp le bankruptcy schedule n connection with a bal	oonsible for su	ıpplyir d sche	edules. Making a false sta	atement, concealing property, or 000, or imprisonment for up to 20
Sign B	elow					
Did you pay o	r agree to pay some	one who is NOT an atto	orney to help	you fil	I out bankruptcy forms?	
■ No						
☐ Yes. Nam	ne of person					ankruptcy Petition Preparer's Notice, on, and Signature (Official Form 119)
Under penalty that they are tr		that I have read the su	mmary and so	hedul	es filed with this declara	tion and
X /s/ Thoma						
	is e Edwards. Jr		х	/s/ St	ephanie A Edwards	
Thomas E	as E Edwards, Jr E Edwards, Jr				ephanie A Edwards nanie A Edwards	
Thomas E Signature o	Edwards, Jr			Stepl		

Fill in	this inform	ation to identify your	case:			
Debtor	1	Thomas E Edwa	rds, Jr			
		First Name	Middle Name	Last Name		
Debtor (Spouse		Stephanie A Edv	vards Middle Name	Last Name		
(Spouse	ii, iiiirig)	First Name	Middle Name	Last Name		
United	States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case r	number					Check if this is an amended filing
State		of Financial		duals Filing for Ba		4/16
nform: numbe	ation. If mo	ore space is needed,). Answer every ques	attach a separate sheet to stion.	are filing together, both are of this form. On the top of any		
Part 1			rital Status and Where You	u Lived Before		
1. W	hat is your	current marital statu	s?			
	Married Not marr	ied				
2. Dı	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you li	ved in the last 3 years. Do n	ot include where you live now.		
D	ebtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Add	dress:	Dates Debtor 2 lived there
				gal equivalent in a communi evada, New Mexico, Puerto Ric		
_	No	***				
ш	Yes. Mak	te sure you fill out Sch	edule H: Your Codebtors (C	official Form 106H).		
Part 2	Explain	the Sources of You	r Income			
1 Di			nployment or from operation is received from all jobs and	ng a business during this ye		ndar years?
Fil				re together, list it only once und		
Fil	ou are filinç					
Fil If y	ou are filino No					
Fil If y	ou are filino No	g a joint case and you				
Fil If y	ou are filino No	g a joint case and you	have income that you receiv		der Debtor 1.	Gross income (before deductions and exclusions)
Fill If y	ou are filing No Yes. Fill i	g a joint case and you	have income that you received by the second	Gross income (before deductions and	Debtor 2 Sources of income	(before deductions

Official Form 107

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Document Page 52 of 72 Thomas E Edwards, Jr Debtor 1 Debtor 2 Stephanie A Edwards Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$49,015.00 \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$60,258.00 \$0.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 2 Debtor 1 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) For the calendar year before that: Unemployment \$8,008.00 \$0.00 (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose," During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

□ No. Go to line 7.

> List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

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Debtor 1 Thomas E Edwards, Jr Debtor 2 Stephanie A Edwards Case number (if known) Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... paid still owe \$157,000.00 Plaza Home Mtg/dovenmu June to Aug 2016 \$4,290.00 Mortgage 1 Corporate Dr ☐ Car Lake Zurich, IL 60047 ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

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	otor 2 Stephanie A Edwards		Case number	er (if known)	
Par	t 5: List Certain Gifts and Contribution	าร			
			did you give any gifts with a total value of more	than \$600 per person	?
10.	■ No	артоу, ч	ara you give any give will a total value of more	tilaii toto pei peiceii	
	☐ Yes. Fill in the details for each gift.				
	Gifts with a total value of more than \$60 per person	00	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankr	ruptcy, o	did you give any gifts or contributions with a to	otal value of more than	\$600 to any charity?
	☐ Yes. Fill in the details for each gift or c	contribut	ion.		
	Gifts or contributions to charities that t more than \$600 Charity's Name	total	Describe what you contributed	Dates you contributed	Value
	Address (Number, Street, City, State and ZIP Code	e)			
Par	t 6: List Certain Losses				
	or gambling? ■ No □ Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the loss the amount that insurance has paid. List pending the claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers	6			
16.	consulted about seeking bankruptcy or pinclude any attorneys, bankruptcy petition pinclude any attorneys pinclude and pinclude any attorneys pinclude and pinclude an	prepari	id you or anyone else acting on your behalf paying a bankruptcy petition? s, or credit counseling agencies for services requi Description and value of any property transferred	Date payment or transfer was	rty to anyone you Amount of payment
	Person Who Made the Payment, if Not Y	′ ou		maue	
	Cutler & Associates, Ltd. 4131 Main St Skokie, IL 60076 stuartIswanson@gmail.com		Attorney Fees	August 2016	\$255.00
	Credit Counseling			August 2016	\$14.95
	Yes. Fill in the details. Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y Cutler & Associates, Ltd. 4131 Main St Skokie, IL 60076	⁄ou	transferred	or transfer was made	paymo
				August 2010	Ψ14.33
17.	Within 1 year before you filed for bankru promised to help you deal with your cred Do not include any payment or transfer that	ditors o		y or transfer any prope	rty to anyone who
	■ No				
	Yes. Fill in the details.				
	Person Who Was Paid		Description and value of any property	Date payment	Amount of
	Address		transferred	or transfer was made	payment

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Thomas E Edwards, Jr Stephanie A Edwards Debtor 2

Case number (if known)

18.	Within 2 years before you filed for bankruptc transferred in the ordinary course of your bu Include both outright transfers and transfers mad include gifts and transfers that you have already No Yes. Fill in the details.	siness or financial affa de as security (such as t	t irs? he granting of a se			
	Person Who Received Transfer Address Person's relationship to you	Description and v property transferr		paymer	e any property or its received or debts exchange	Date transfer was made
19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-prote No ☐ Yes. Fill in the details.	cy, did you transfer an ection devices.)	y property to a se	elf-settled	trust or similar device o	of which you are a
	Name of trust	Description and v	alue of the prope	erty transfe	erred	Date Transfer was made
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	, were any financial accour	counts or instrun	nents held		,
	Yes. Fill in the details.					
		Last 4 digits of account number	Type of accoun instrument	1	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, any	safe depo	osit box or other deposi	tory for securities,
	Yes. Fill in the details.	Who also had asso	to it0) !b - 4b		Do way atill
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		escribe tr	ne contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than your	home within 1 ye	ear before	you filed for bankrupto	y?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, State and ZIP Code)	-	escribe th	ne contents	Do you still have it?
Par	rt 9: Identify Property You Hold or Control fo	or Someone Else				
23.	Do you hold or control any property that som for someone.	neone else owns? Inclu	ide any property	you borro	wed from, are storing f	or, or hold in trust
	NoYes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		escribe th	ne property	Value
	rt 10: Give Details About Environmental Info	rmation				
For	the purpose of Part 10, the following definition	ns apply:				

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 5 Case 16-28839 Doc 1 Filed 09/08/16 Entered 09/08/16 18:21:40 Desc Main Document Page 56 of 72

Debtor 1 Thomas E Edwards, Jr Debtor 2 Stephanie A Edwards

Case number (if known)

		ic substances, wastes, or material into ulations controlling the cleanup of thes	the air, land, soil, surface water, groundv e substances, wastes, or material.	vater, or other medium, including s	tatutes or
		e means any location, facility, or proper own, operate, or utilize it, including disp	ty as defined under any environmental la osal sites.	w, whether you now own, operate,	or utilize it or used
		<i>tardous material</i> means anything an en ardous material, pollutant, contaminan	vironmental law defines as a hazardous v t, or similar term.	waste, hazardous substance, toxic	substance,
Rep	ort a	III notices, releases, and proceedings the	nat you know about, regardless of when	they occurred.	
24.	Has	any governmental unit notified you that	at you may be liable or potentially liable u	under or in violation of an environm	ental law?
		No Yes. Fill in the details.			
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Hav	re you notified any governmental unit o	f any release of hazardous material?		
		No Yes. Fill in the details.			
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Hav	re you been a party in any judicial or ad	ministrative proceeding under any enviro	onmental law? Include settlements	and orders.
		No			
		Yes. Fill in the details.			
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Pai	rt 11:	Give Details About Your Business or	Connections to Any Business		
27.	Witl	hin 4 years before you filed for bankrup	tcy, did you own a business or have any	of the following connections to an	y business?
			in a trade, profession, or other activity, e	_	•
		☐ A member of a limited liability com	pany (LLC) or limited liability partnership	(LLP)	
		☐ A partner in a partnership			
		☐ An officer, director, or managing e	xecutive of a corporation		
		☐ An owner of at least 5% of the voti	ng or equity securities of a corporation		
		No. None of the above applies. Go to			
		•••	Il in the details below for each business.		
	Bu	siness Name	Describe the nature of the business	Employer Identification number	er
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security	number or ITIN.
				Dates business existed	
28.		hin 2 years before you filed for bankrup itutions, creditors, or other parties.	tcy, did you give a financial statement to	anyone about your business? Incl	ude all financial
		No			
		Yes. Fill in the details below.			
	Ad	me dress mber, Street, City, State and ZIP Code)	Date Issued		

Part 12: Sign Below

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Thomas E Edwards, Jr Debtor 1 Debtor 2 **Stephanie A Edwards** Case number (if known) are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Thomas E Edwards, Jr /s/ Stephanie A Edwards Stephanie A Edwards Thomas E Edwards, Jr Signature of Debtor 1 Signature of Debtor 2 Date September 7, 2016 Date September 7, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify yo	ur case:		
Debtor 1	Thomas E Edw			
	First Name	Middle Name	Last Name	
Debtor 2	Stephanie A Ed	dwards		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B Case number (if known)	ankruptcy Court for the	e: NORTHERN DISTRICT	OF ILLINOIS	Check if this is an amended filing

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Earthmover Cu		□No
	Surrender the property.	□ N0
name: Description of 2008 Ford F350 127000 miles	 ☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement. 	■ Yes
property DEBTORS ARE SURRENDERING	☐ Retain the property and [explain]:	
Creditor's Plaza Home Mtg/dovenmu	☐ Surrender the property.	□No
name:	☐ Retain the property and redeem it.	_
Description of 980 Banbury Rd. North Aurora,	Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property securing debt: IL 60542 Kane County Valued via CMA in August 2016	☐ Retain the property and [explain]:	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

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		Thomas E Edwards, Jr Stephanie A Edwards	Case number (if known)
1 000	۔ مدامہ		
	sor's na cription	me: of leased	□ No
Property:			☐ Yes
	Lessor's name:		□ No
Description of leased Property:			☐ Yes
	sor's na		□ No
Description of leased Property:			☐ Yes
Lessor's name: Description of leased Property:			□ No
			☐ Yes
	sor's na		□ No
	cription perty:	of leased	☐ Yes
Lessor's name:			□ No
Description of leased Property:			☐ Yes
Lessor's name:			□ No
Description of leased Property:			☐ Yes
Part	3: S	ign Below	
Unde prop	er pena erty tha	Ity of perjury, I declare that I have indicat at is subject to an unexpired lease.	d my intention about any property of my estate that secures a debt and any personal
X		omas E Edwards, Jr	X /s/ Stephanie A Edwards
	Thomas E Edwards, Jr Signature of Debtor 1		Stephanie A Edwards
			Signature of Debtor 2
	Date	September 7, 2016	Date September 7, 2016

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-28839 Doc 1 Filed 09/08/16 Entered 09/08/16 18:21:40 Desc Main Document Page 64 of 72

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In	Thomas E Edwards, Jr Stephanie A Edwards		Case No.	Case No.		
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DI	EBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	1,505.00		
	Prior to the filing of this statement I have received			255.00		
	Balance Due		\$	1,250.00		
2.	\$335.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed compet	nsation with any other person	unless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensat copy of the agreement, together with a list of the name					
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, stateric. Representation of the debtor at the meeting of creditoric d. [Other provisions as needed] Negotiations with secured creditors to represent the reaffirmation agreements and application. 	ment of affairs and plan which s and confirmation hearing, ar duce to market value; exe	may be required; ad any adjourned hea emption planning;	rings thereof;		
	522(f)(2)(A) for avoidance of liens on hou		and ming of mot	ons parsuant to 11 000		
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.					
		CERTIFICATION				
thi	I certify that the foregoing is a complete statement of any s bankruptcy proceeding.	agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in		
	September 7, 2016	/s/ David H. Cutle	r			
Date		David H. Cutler				
		Signature of Attorne Cutler & Associa				
		4131 Main St	ioo, Liai			
		Skokie, IL 60076	0.47 070 0000			
		847-673-8600 Fa stuartIswanson@				
		Name of law firm	giliani.com			

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United States Bankruptcy Court Northern District of Illinois

In re	Thomas E Edwards, Jr Stephanie A Edwards		Case No.	
		Debtor(s)	Chapter	7
	VERI	FICATION OF CREDITOR M	IATRIX	
		Number of	Number of Creditors:	
	The above-named Debtor(s) he (our) knowledge.	reby verifies that the list of credi	tors is true and co	orrect to the best of my
Date:	September 7, 2016	/s/ Thomas E Edwards, Jr		
		Thomas E Edwards, Jr		
		Signature of Debtor		
Date:	September 7, 2016	/s/ Stephanie A Edwards		
		Stephanie A Edwards		
		Signature of Debtor		

Allied Interstate C/O Synchrony Bank PO Box 361445 Columbus, OH 43236

Alltran Financial, LP C/O Citibank PO Box 4044 Concord, CA 94524-4044

Alltran Financial, LP C/O The Home Depot PO Box 4044 Concord, CA 94524-4044

ARS National Services Inc PO Box 469046 Escondido, CA 92046-9046

Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

Bankamerica 4909 Savarese Cir Tampa, FL 33634

Bby/cbna Po Box 6497 Sioux Falls, SD 57117

Cadence Health 25 N. Winfield Rd Winfield, IL 60190

Cap1/bstby

Cap1/bstby Po Box 30253 Salt Lake City, UT 84130

Capital One Po Box 30253 Salt Lake City, UT 84130 Cbna Po Box 6189 Sioux Falls, SD 57117

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Client Services Inc C/O Synchrony Bank 3451 Harry S Truman Blvd Saint Charles, MO 63301-4047

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Comenity Bank/womnwthn 4590 E Broad St Columbus, OH 43213

Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914

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Family Podiatry Center LLC 640 S Washington St, Ste 240 Naperville, IL 60540-6792

Ford Cbna 50 Northwest Point Road Elk Grove Village, IL 60007

Franklin Col 2978 W Jackson St Tupelo, MS 38801 Frd Motor Cr Po Box Box 542000 Omaha, NE 68154

Gmac Mortgage Po Box 4622 Waterloo, IA 50704

Homeward Residential 1525 S Belt Line Rd Coppell, TX 75019

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

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Nicor Gas PO Box 2020 Aurora, IL 60507-2020

Northwestern Medicine 25 N. Winfield Rd Winfield, IL 60190

Plaza Home Mtg/dovenmu 1 Corporate Dr Lake Zurich, IL 60047

Rogers & Hol Po Box 879 Matteson, IL 60443

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Syncb/bp Po Box 965024 Orlando, FL 32896

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Syncb/jcp Po Box 965007 Orlando, FL 32896

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